

Why is self-employment not perceived by senior women as a priority? a North African experience

Authors

Mohamed Mousa, Doaa Althalathini, Katarzyna Szczepańska-Woszczyna

Abstract

Purpose: The authors of this study aim to explore the reasons why self-employment is not prioritized by senior women within the Egyptian context.

Methodology: The data were collected through semi-structured interviews with a purposive sample of 36 senior women who engaged in entrepreneurial activities for a period following their retirement but subsequently ceased in order to retain access to their pensions. The data were analyzed using the Gioia methodology to systematically identify key patterns and themes emerging from the interviews.

Findings: The authors revealed three main categories of barriers that discourage senior women from pursuing self-employment: personal barriers, including excess weight, impatience, and aversion to social media applications; economic barriers, such as reliance on state pensions and insufficient capital to initiate business ventures; and socio-cultural barriers, encompassing traditional gender roles and shifting priorities toward religious practices. These factors collectively contribute to the widespread overlooking of self-employment opportunities among senior women in Egypt.

Originality/value: The originality of this research lies in its identification of often-overlooked obstacles, namely, physical health challenges, religious commitments, and entrenched gender norms, that significantly impede entrepreneurial intentions among women over the age of 60 in Egypt. By highlighting the stark divergence between the entrepreneurial reluctance of Egyptian senior women and the increasing self-employment trends observed among older populations in Western societies, this paper offers a culturally nuanced reevaluation of senior women's entrepreneurship within the North African context.

Keywords: women entrepreneurship, senior women, age, psychological development theory, intersectionality theory, Egypt.

1. Introduction

The significance of ageing is gaining increased attention in both policy-making and academic discourse, particularly as populations experience longer lifespans, improved health, and sustained activity in later life (Beard et al., 2016). According to the United Nations (2017), “the global population aged 60 years or over numbered 962 million in 2017, more than twice as large as in 1980 when there were 382 million older persons worldwide. The number of older persons is expected to double again by 2050, when it is projected to reach nearly 2.1 billion” (p. 1). This demographic shift presents a range of opportunities for societies globally, including the rise of senior entrepreneurship (Casanova & Miroux, 2021; Figueiredo & Paiva, 2018), which refers to entrepreneurial activity initiated by individuals aged 50 and above (Kautonen et al., 2008; Maritz & Eager, 2017).

Seniors may be either pushed or pulled into self-employment. Pull factors include the flexibility to maintain work-life balance, the opportunity to leverage accumulated expertise and professional

networks, continued engagement post-retirement, and the generation of supplementary income to support desired lifestyles (Mousa et al., 2024b; Caputo et al., 2025). Push factors, on the other hand, may include unemployment or inadequate social security benefits (Harms et al., 2014).

Despite the growing interest in senior entrepreneurship from scholars and policymakers (Leporati et al., 2021; OECD, 2012), it remains underrepresented relative to the dominant emphasis on youth entrepreneurship (Figueiredo & Paiva, 2019; Hintikk et al., 2023; Kautonen et al., 2015; Maâlaoui, 2019; Scartozzi et al., 2025). Moreover, the motivations underpinning older individuals' engagement in entrepreneurship remain insufficiently explored (Li et al., 2025; Römer-Paakkanen & Takanen-Körperich, 2022; Zhu et al., 2022). This imbalance reflects and perpetuates the prevailing stereotype that entrepreneurship is predominantly “a young person’s game” (Lévesque & Minniti, 2006, p. 177). Despite its importance, age remains an under-theorised and marginalised variable in entrepreneurship research (Zhao et al., 2021).

Additionally, much of the existing scholarship focuses on rapidly ageing developed countries such as the United Kingdom, Australia, Sweden, Finland, and France (e.g., Maritz, 2015; Perenyi et al., 2018; Schott et al., 2017). However, two-thirds of the world’s older population reside in developing countries, where ageing is occurring at a faster pace than in developed regions. By 2050, it is projected that nearly 80% of older people globally will live in developing countries (United Nations, 2017). Thus, overlooking the experiences of senior entrepreneurs in these contexts limits our understanding of their realities and contributes to the decontextualisation of entrepreneurship research (Amorós et al., 2023; Aydin et al., 2024; Althalathini & Tlaiss, 2023).

Gender further complicates this picture. Women comprise the majority of the older population, particularly at advanced ages (United Nations, 2020), yet fewer older women engage in

entrepreneurship compared to their male counterparts. Moreover, older women are more likely to be driven by necessity rather than opportunity (Schøtt et al., 2017). This disparity reflects the broader, systemic challenges faced by women entrepreneurs—regardless of age—especially in developing contexts (Althalathini & Tlaiss, 2023; Xheneti et al., 2019). For instance, while Egypt is actively promoting entrepreneurship (Mousa et al., 2024a), many of its initiatives still lack a gender-sensitive focus (Vorobeva, 2024).

Welsh et al. (2018) further described Egypt as a “hostile environment” for women entrepreneurs. Gender disparities in entrepreneurship remain significant in Egypt, where women entrepreneurs make up only 2%, the lowest rate in the Middle East and North Africa (4%) and far below Sub-Saharan Africa (27%). Additionally, women own just 11% of businesses in Egypt, well below the global average of 30% (International Labour Organization, 2020). Women entrepreneurs in Egypt encounter various challenges, including a lack of government strategy and limited access to essential resources such as human, social, and financial capital. Similar to other Arab countries (Al-Dajani et al., 2019; Althalathini et al., 2020; Mousa & Arslan, 2023; Farquhar et al., 2024; Tlaiss and Kauser, 2019, Mousa et al., 2024a, b; Mousa et al., 2025d), Egypt has a patriarchal male-dominated culture with clearly defined gender roles. Women there are largely tasked with household responsibilities and nurturing children, while men are primarily viewed as the main providers or breadwinners (Mousa, 2025c). Therefore, women in the Egyptian context face significant barriers to starting and managing their own businesses or engaging in entrepreneurship. Unsurprisingly, these challenges are likely exacerbated for older women. However, research on women entrepreneurship in Egypt remains generally limited, and there is a notable absence of focus on senior women entrepreneurship in particular.

Considering these gaps in the literature, this paper asks the question: **Why is self-employment not perceived by senior women in the Egyptian context as a priority?** The paper adopts a qualitative approach, using semi-structured interviews with a sample of 36 senior women who engaged in entrepreneurial activities after retirement but later had to stop to regain access to their pension. Our findings reveal that there are three categories of barriers preventing senior women from pursuing self-employment: personal, economic, and socio-cultural. The paper examines Egypt, which has been experiencing a set of uncertain economic transitions for almost a decade, as the setting for this study (Farooq et al., 2023; p. 224). The country is grappling with a steep decline in foreign currency reserves (Michaelson & Farouk, 2023). Inflation has soared to 33%, while economic growth has slowed to 4% (Michaelson & Farouk, 2023; World Bank, 2023). With seniors over 60 years old making up 8.6% of the population (Hosam, 2023), Egypt presents a compelling context for further investigation. These seniors, mainly women, represent untapped resources with significant potential to drive economic growth. Therefore, exploring the experiences of senior women entrepreneurs could offer valuable insights for policymakers looking for reliable economic engines, particularly in economically unstable countries.

This paper makes three key theoretical contributions. First, it responds to calls for more research on senior entrepreneurship (Zhaoa et al., 2021; Zhu et al., 2022; Sant'Anna et al., 2024) by identifying three categories of barriers to self-employment for senior Egyptian women: personal (e.g., health issues and resistance to technology), economic (e.g., pension concerns and lack of capital), and socio-cultural (e.g., traditional gender roles and shifting priorities towards religion). Second, it highlights the relevance of Erikson's psychological development theory, emphasizing how religious practices shape older women's entrepreneurial behaviors and resilience (Althalathini et al., 2022; Shaw et al., 2016). Lastly, it extends intersectionality theory by illustrating how the

interplay of gender, age, and social norms discourages senior women in Egypt from pursuing entrepreneurship after retirement (Abbas et al., 2019).

The rest of the paper is structured as follows: Section 2 reviews the literature and outlines the theoretical framework, Section 3 explains the research methodology and methods, Section 4 presents the empirical findings, Section 5 discusses the results, and Section 6 provides the conclusions.

2. Literature review

2.1 Psychological Development Theory, Generativity, and Senior Entrepreneurship

Historically, aging has often been construed as a period marked by inevitable decline, characterized by physical frailty, cognitive deterioration, and social withdrawal. However, contemporary perspectives on aging emphasize a more positive, dynamic view of later life. Developmental psychology, particularly Erikson's (1963) theory of psychosocial development, suggests that midlife is a stage in which individuals begin to confront their mortality more explicitly. This confrontation is often prompted by personal aging, the deaths of loved ones, and broader existential concerns (Maalaoui et al., 2020; Erikson, 1963). Responses to this stage can vary widely: some may experience loneliness, disengagement, or declining health, phenomena commonly associated with retirement, while others may assume meaningful roles as mentors, guides, or generational stewards (Erikson, 1950).

Against this backdrop, the concept of generativity has gained prominence as a constructive framework for understanding aging. Generativity encapsulates the desire to nurture and guide future generations and to create enduring contributions that transcend one's individual existence (Erikson, 1963). Kotre (1984, p. 10) defined it as "the desire to invest one's substance in forms of life and work that will outlive the self." Building on this, McAdams (2001) argued that, as

individuals age, they increasingly prioritize life themes such as mentorship, legacy-building, and societal contribution through leadership and support roles.

In the professional sphere, workplaces represent fertile ground for the development and expression of generativity during midlife and later years (Krahn et al., 2020). Generative behaviors, including mentoring, coaching, and leadership, benefit both individuals and organizations by enhancing engagement and facilitating knowledge transfer (Wiktorowicz et al., 2022; Diacono & Baldacchino, 2024). Notably, these behaviors appear to be independent of variables such as gender and educational attainment (Doerwald et al., 2021). Moreover, in digital work environments, generativity has been linked to enhanced job performance and the successful navigation of aging in the workplace (Wang et al., 2024). As older workers approach the end of their formal careers, generativity offers a meaningful framework for conceptualizing this transition, often encouraging entrepreneurial pursuits.

Entrepreneurship in later life can thus be viewed as a pathway through which older individuals channel their accumulated knowledge, skills, and life experience to benefit younger generations and their broader communities. Senior entrepreneurs tend to prioritize non-financial goals such as lifelong learning, intergenerational mentorship, community service, and social contribution (Zhu et al., 2022). In addition to these motivations, older entrepreneurs often possess extensive human capital and professional networks derived from long-standing careers, which enhance the feasibility and sustainability of their business ventures (Matos et al., 2018; Kautonen et al., 2017).

At a policy level, governments play a crucial role in promoting senior entrepreneurship through targeted social and economic strategies (Pilkova & Rehak, 2017; Dwyer & Azevedo, 2016). Many countries have begun to recognize senior entrepreneurship as a vehicle for extending the economic

productivity of aging populations (Ratten, 2019; Mousa et al., 2025a, b). Moreover, entrepreneurial engagement among older adults has been linked to job creation, economic resilience, and reduced pressure on public pension systems (Kautonen, 2017). Beyond its economic benefits, senior entrepreneurship fosters social inclusion, particularly among underrepresented groups such as older adults and women (Mousa et al., 2024a; Xu et al., 2022). Consequently, the policy discourse has shifted from viewing older entrepreneurs as passive beneficiaries of welfare systems to recognizing them as active contributors to innovation and growth (Figueiredo & Paiva, 2018). In light of these developments, scholars have increasingly argued for age to be treated as a substantive factor in entrepreneurship research, rather than as a mere control variable (Li et al., 2025).

2.2 The Entrepreneurship of Senior Women

Although age and gender are frequently treated as control variables in entrepreneurship research, gender has garnered greater scholarly focus, with numerous studies investigating gender disparities and the reasons behind the generally lower performance of female-owned firms compared to those owned by men (Zhao et al., 2021; Mousa et al., 2025c). According to Schøtt et al. (2017), entrepreneurial activity among senior women (aged 50–64) is notably lower than among senior men, with participation rates of 11% and 16%, respectively. Similarly, entrepreneurial intentions are least prevalent among senior women, recorded at 11%, compared to 28% among young women (aged 18–29) and 21% among middle-aged women (aged 30–49). The motivations driving older women entrepreneurs often extend beyond economic necessity, encompassing social connections, self-fulfillment, lifelong learning, and lifestyle preferences (Römer-Paakkanen & Takanen-Körperich, 2022).

An intersectional approach offers a more nuanced understanding of the entrepreneurial experiences of older individuals by recognizing how multiple dimensions of identity, such as age, gender, class, and social context, interact to shape both opportunities and constraints within stratified societies (Valdez, 2011; Abbas et al., 2019; Mousa, 2024; Mousa et al., 2025c). While younger individuals tend to engage in entrepreneurship more frequently than their older counterparts, often due to higher risk tolerance, greater innovativeness, and stronger ambitions for growth and success (Holmquist & Sundin, 2022; Aydin et al., 2024), older adults face distinctive barriers. These include health-related challenges, financial limitations, risk aversion, reluctance to adopt new skills or technologies, and shorter career horizons, all of which can diminish entrepreneurial motivation (Amorós et al., 2023; Backman et al., 2019; Baldacchino & Sassetti, 2025).

Contrary to common assumptions, Zhao et al. (2021) found that while age exerts minimal influence on entrepreneurial outcomes for men, it has a positive and significant impact for women entrepreneurs, with older women often achieving greater success than their younger peers. This advantage can be attributed to the broader knowledge and skills accumulated through lifelong learning and extensive work experience (Römer-Paakkanen & Takanen-Körperich, 2022). Furthermore, senior women typically exhibit a stronger commitment to their businesses, partly because they often bear fewer caregiving responsibilities than younger women, especially in patriarchal societies (Abd El Basset et al., 2024). In addition, older female entrepreneurs tend to demonstrate more altruistic behaviors compared to their younger counterparts; the accumulation of experience enhances their self-confidence and overall satisfaction, fostering a deeper sense of emotional and mental fulfillment derived from such prosocial activities (Skeja et al., 2023).

2.3 Senior entrepreneurship and policy context in Egypt

According to data from the Central Agency for Public Mobilization and Statistics in Egypt, the population aged 60 and above exceeds 10 million, accounting for approximately 8.6% of the national population (Hosam, 2023). Of these, 4.5 million are men and 5.6 million are women. However, only 13.4% remain economically active, either through employment or entrepreneurial activities (Hosam, 2023). Among the employed seniors, nearly half (49%) are engaged in agriculture and fishing, while 18.6% participate in wholesale and retail trade (Hosam, 2023). Life expectancy averages 68.6 years for men and 73.7 years for women in Egypt (Hosam, 2023).

In 2024, Egypt ratified Law No. 19 of 2024, known as the Older Persons Rights Care Law, following parliamentary approval and presidential endorsement (SIS, 2024). This legislation imposes a governmental obligation to safeguard the social, political, health, economic, and cultural rights of older individuals (SIS, 2024). The law has stimulated the expansion of physical therapy centers and nursing homes nationwide (SIS, 2024). Furthermore, in collaboration with Nasser Social Bank, the Ministry of Social Solidarity introduced the “Giving Back” certificates, incentivizing individuals aged 60 and above to deposit between 1,000 and 2 million Egyptian pounds, with a fixed monthly return rate of 22.25% (Romani, 2024). The legislation also enforces accountability measures by penalizing caregivers who neglect their duties towards the elderly, including imprisonment for up to one year, fines ranging from 1,000 to 10,000 pounds, or both (Radwan, 2024). The law defines “older persons in need of care” as those unable to fulfill basic daily needs due to financial, physical, mental, or psychological impairments (Radwan, 2024).

Despite these significant legislative developments, the law does not explicitly provide incentives to encourage entrepreneurship among older adults. This omission highlights structural gaps within Egypt’s entrepreneurial ecosystem and reflects broader socio-economic challenges, including political instability and foreign currency constraints. The Global Entrepreneurship Monitor (GEM)

reports that although 56.9% of Egyptians express a desire for self-employment, only 5.2% of those aged 18 to 64 currently own or co-own a business—significantly below the global average of 7.5% (GEM, 2022). Additionally, Egypt’s business discontinuation rate stands at 8.6%, exceeding the global average of 5% (GEM, 2022). These obstacles are especially acute for Egyptian women, who contend with intersecting economic, political, and cultural constraints in a predominantly conservative and patriarchal society (Elkafrawi & Refai, 2022; Mousa et al., 2024a, b).

Egypt’s commitment to the Global Sustainable Development Goals (SDGs) is evident through its Vision 2030, operational since 2015, which prioritizes gender equality by enhancing female labor force participation and promoting women’s entrepreneurship (Borham et al., 2023). Notably, the Ministry of Communication and Information Technology launched the “She is an Entrepreneur” initiative to equip women students and graduates with skills in e-commerce and programming, fostering digital entrepreneurship among Egyptian women (Swiry, 2023). For many women in Egypt, entrepreneurship is driven more by necessity than opportunity, as limited formal employment options compel them to pursue self-employment for financial survival (El-Fiky, 2023). These women predominantly operate in specific sectors such as agriculture and frequently manage informal businesses (International Labour Organization, 2016).

3. Research methodology

The Egyptian pension system primarily extends coverage to individuals who have made formal contributions through employment in either the public or private sectors (Daily News Egypt, 2022). As of recent reports, Egyptian women constitute around 58% of the nation’s total pension beneficiaries (Daily News Egypt, 2022). However, it is important to recognize that not all of these women are elderly, and due to data limitations, the exact proportion of senior women receiving

pensions remains undetermined. Notably, older women who have not engaged in formal employment in either sector are typically excluded from pension benefits (Selwaness, 2023). Furthermore, approximately 55% of Egyptian women lack a national identity card, a requirement for pension registration and participation in formal economic activities (Selwaness, 2023).

To mitigate these social protection gaps, particularly among elderly individuals without formal employment histories, the Egyptian government has implemented the *Takaful and Karama* (Solidarity and Dignity) programs over the past decade. These social assistance initiatives offer monthly cash transfers to vulnerable seniors, contingent upon eligibility criteria such as possession of a national identity card and age qualifications (World Bank, 2019).

This study focuses specifically on senior women who were formerly employed in the public sector, a group generally characterized by more consistent and reliable pension payments. In contrast, retirees from the private sector frequently encounter issues regarding pension calculations and entitlements, as noted by officials from the Ministry of Social Solidarity. Aging retirees from the private sector often receive low monthly pensions that are insufficient to cover their basic living expenses (International Labour Organization [ILO], 2021). Moreover, unlike their counterparts from the public sector, they typically experience limited access to healthcare services (Assaad & Krafft, 2015; World Bank, 2020). Although the enactment of Law No. 148 of 2019 aimed to unify and reform Egypt's fragmented pension schemes, significant implementation gaps persist, particularly in extending comprehensive coverage to individuals with incomplete contribution histories (ILO, 2021). Consequently, the key challenges facing this demographic include financial insecurity, restricted healthcare access, social exclusion, and systemic weaknesses in policy execution (El-Hamidi & Wahba, 2015; World Bank, 2020). Due to the compounded difficulties encountered by retired private sector workers—such as limited access to capital for entrepreneurial

ventures and the practical challenges of locating and surveying this population—the authors of this study have chosen to focus exclusively on elderly women formerly employed in the public sector. This decision was also influenced by the relative ease of accessing participants through existing contacts within the Ministry of Social Solidarity.

3.1 Sampling and procedures

Due to the exploratory nature of our study, we adopted a qualitative interpretivist approach that focuses on understanding human behaviour and social life, particularly in under-researched settings (Römer-Paakkanen and Takanen-Körperich, 2022; Zhu et al., 2022). This approach enabled us to centre the narratives of senior women entrepreneurs, giving prominence to their voices and personal experiences (Packard, 2017). By situating their lived experiences within this framework, we identified the barriers to entrepreneurial engagement (Mousa et al., 2025), addressing gaps in the literature where the role of age in entrepreneurship has often been neglected (Mousa et al., 2025; Zhaoa et al., 2021). To gain deeper insights into the individual realities and social construction of senior women in Egypt, we conducted in-depth, semi-structured online interviews. These interviews provided rich descriptions and nuanced insights into our participants' real-life experiences (Tlaiss and Kauser, 2019).

In the initial stages of recruiting participants for the study in March 2024, the first author utilised his personal networks in Egypt followed by the snowball method in order to obtain a starter sample. The first author then adopted purposive sampling (Patton 1990), where he focused on identifying senior Egyptian women who had started and had been running enterprises for a few months and subsequently found their pensions cut. Accordingly, they had to stop their businesses and re-apply for their pensions. The total number of women recruited and interviewed was 36. It is worth highlighting that the first author could reach them with the help of some employees working in the

Egyptian Ministry of Social Solidarity, and therefore have the names and contact details of some senior women who tried to start and maintain business activities but stopped so they could access their monthly pension again. The interviews were conducted by the first author in May and June 2024 using video telephony software such as Skype and Telegram. The interviews were conducted in Arabic, the native language of the participants. They lasted between 45 and 60 minutes, were audio recorded and transcribed verbatim. All respondents are senior women whose age exceeds 60 years. All of them were previous public employees who retired at the age of 60, as the law in Egypt states. Although the authors did not seek respondents with specific demographics, all of them were married and had sons.

To establish rapport and trust with the participants, the first author began each interview by thanking them for their participation, ensuring the confidentiality of the conversation, and confirming that pseudonyms would be used to maintain the anonymity of the data collected (Althalathini and Tlaiss, 2023). After some initial questions regarding the participants' personal demographics and their discontinued enterprises, the interview moved on to their life and career trajectories leading up to the development and discontinuance of their businesses. The participants were then asked about the challenges they encountered, how they addressed these challenges, and how factors such as age, family, society, and government policies influenced their business operations. The following were the questions asked in the interviews: How long have you been engaged in self-employment? What were the main motives behind your decision to start a business activity? What are the main challenges you encountered when deciding to start a business venture? Why did you stop your business activity? How did age affect your work performance and business decisions? How did your gender affect your decision to continue your business activity? What are the main challenges senior women in Egypt face when starting to think about self-employment?

To what extent does the government, society and family play a role in starting and continuing a business venture? What might prevent senior women from engaging in self-employment? Data saturation was reached by the lead author at the 24th interview. However, in an effort to capture additional insights and ensure the comprehensiveness of the data, interviews continued until the 36th participant.

3.2 Data analysis

This study adopts an exploratory research design (Yin, 2003), aiming to generate new theoretical insights, propose a conceptual model, or lay the groundwork for future theory development. The initial stage of data analysis involved the first author translating and transcribing the interview data, followed by a systematic coding process. The resulting codes and emerging patterns were collaboratively reviewed and refined by all co-authors to enhance analytical rigor. The analysis was guided by the methodology outlined by Gioia et al. (2023), which focuses on identifying first-order concepts by examining recurring patterns and shared ideas across participants' responses. Subsequently, these first-order concepts were iteratively compared and interpreted through the lens of psychological development theory (Erikson, 1963), which helped assess the extent to which senior retired women in Egypt prioritize self-employment.

As the analysis progressed, the research team developed second-order themes that informed the creation of broader aggregate dimensions aligned with the research objectives (Gioia & Chittipeddi, 1991; Corley & Gioia, 2011; Murphy et al., 2017; Hagen et al., 2018). These dimensions identified three primary categories of barriers hindering self-employment among senior women, specifically: personal barriers (excess weight and impatience in senior Egyptian women, in addition to their aversion to social media applications); economic barriers (state pension

limitations and lack of adequate capital to start businesses); and socio-cultural barriers (traditional gender roles and shifting priorities towards religious matters). Collectively, these factors represent the main reasons why senior women tend to avoid self-employment.

Table 1 (authors' own work). Data analysis and coding

(Insert Table 1, which is included in the separately attached PowerPoint slide)

To strengthen the reliability of the data, the authors developed semi-structured interview questions informed by prior research, specifically the works of Martin and Omrani (2019), Maalaoui et al. (2020), and Borham et al. (2023), and tailored them to align with the experiences of senior women participants. To enhance methodological rigor, data triangulation was employed by integrating multiple sources: the interview responses were cross-validated through the analysis of relevant policy documents, a review of existing literature on senior and women entrepreneurship in Egypt, and an independent reading of the interview transcripts (Turner et al., 2017; Helmich et al., 2017). This triangulation approach contributed to the consistency between participants' narratives and the emergent themes. Furthermore, the independent transcript reviews supported the internal validity of the data by allowing for cross-examination and confirmation of key findings (Creswell & Miller, 2000; Tracy, 2010).

4. Findings

The main aim of this paper is to identify why self-employment is not perceived as a priority by senior women in the Egyptian context. The following sections will present the results from the interviews according to the main and sub themes identified during the analysis.

4.1 Personal barriers

4.1.1 Excess weight and Impatience in Senior Egyptian Women

Due to unhealthy dietary habits, a carbohydrate-rich diet, frequent pregnancies, and a general lack of interest in physical activity, Egyptian women often experience significant weight gain and obesity as they age, particularly after fifty. This leads to mobility issues and joint problems, especially in the knees and feet. Consequently, these factors raise concerns about the ability of women to engage in commercial activities post-retirement, typically around the age of sixty.

Women in Egypt suffer from obesity and difficulty moving after fifty. How can they start a business after 60!? R3

Starting a business instead of finding a doctor to treat joints and osteoarthritis in their knees! I did not exercise any business activity at the beginning of my life, how could I do so at the end of my life? R10

As Egyptian women age and approach the later stages of their life, marked by increasing white hair and growing awareness of reaching the end of their life, they recognise that their role as parents has shifted to a primarily advisory one. This transition often contributes to heightened feelings of nervousness and irritability. Such emotional and psychological challenges, exacerbated by the sense of diminished influence, discourages these women, particularly those over sixty and retired, from engaging in any form of commercial activity, even on a minor scale. Their reluctance is driven by a desire to avoid potential conflicts with customers, further impeding their participation in economic endeavours.

As an example of a retired Egyptian woman, I no longer have the patience to respond to anyone or exert additional effort to please him, how can I deal with customers? R7

As a woman gets older, she is accompanied with nervousness and anxiety. It is better for senior women in Egypt to enjoy life rather than to engage into business activities. R17

4.1.2 Aversion to social media applications among senior Egyptian women

There exists a notable aversion among older Egyptian women towards modern technology and communication applications. Some have even criticised platforms like Facebook, viewing them as disruptive to traditional family values and contributing to isolation, depression and introversion for their sons. Consequently, even if these women consider engaging in commercial activities, they face significant challenges in promoting their products outside of their personal networks. In the current landscape, where social media applications are vital for marketing products and services, their limited proficiency with these platforms poses a considerable barrier.

Like the majority of women who are over 50 years old in Egypt, I do not know the meaning of the word “email” or how to send or read one. How could I think about a timely business idea then? R11

I use my mobile only for YouTube and watching series sometimes. Moreover, I use my mobile phone only for communication and WhatsApp. In my opinion this will not be sufficient to conduct a business activity, which is mostly done virtually nowadays. R20

4.2 Economic Barriers

4.2.1 The state pension for those 60 years and older

Similar to retired women across the world, senior women in Egypt receive a monthly pension upon reaching the retirement age of sixty. The amount of this pension is determined by factors such as

the nature of their previous employment, length of service, and whether they were employed in the public or private sector. Consequently, most senior women in Egypt rely on this pension and are motivated to preserve it. This financial security often leads them to be reluctant to explore entrepreneurial ventures, as they prefer to maintain the stability provided by their pension.

I am a former employee in the government sector, and I have a pension until I die. Why should I risk that by establishing a business activity? R9

Self-employment is valid for those who do not have a stable fixed monthly income. I have a monthly pension, and I am satisfied with it. R14

According to the regulations in Egypt, the Ministry of Social Solidarity will terminate the monthly pension for any older individual who runs a business registered with the Ministry of Investment. As a result, older women in Egypt generally avoid the complexities of running a registered business and choose to depend solely on their state pension.

Registering any business activity in my name means stopping my pension. A pension in hand is better than an unreliable business. R 21

If I work privately and a hateful person files a complaint with the ministry of social solidarity, my pension will be stopped. Better not to take that risk. R 28

4.2.2 The lack of adequate start-up capital and state support

Older women in Egypt often lack the capital needed to start a business, even a small one. With monthly pensions ranging between 50 and 100 USD, coupled with rising living expenses and economic inflation, they face significant financial constraints. Given these challenges, starting a business with no initial capital is an overwhelming obstacle.

My monthly pension is barely enough for diabetes and blood pressure medication. It does not exceed 5,000 Egyptian pounds (100 USD). R23

Starting a business needs capital. Where can I get or collect this capital while life in Egypt has become so expensive? R31

Moreover, among former female workers, end-of-service benefits typically range between 3,000 and 4,000 USD. Culturally, these funds are often allocated to helping pay for the weddings of their children.

I, similar to other former employees in Egypt, consumed my end-of-service reward in helping my two daughters get married. I do not have any capital to think about a business activity. R26

Our respondents expressed frustration over the insufficient state support for starting a business, noting that current assistance is predominantly directed towards younger people. They further stated that banks in Egypt present significant obstacles for older applicants seeking loans to start a business, citing age and health concerns as the primary reasons for their reluctance to provide financial support.

The government focuses only on young people, regardless of gender. Senior citizens find it difficult to apply for bank loans. I went last year to ask for a personal loan and in a friendly talk with the bank employee, he presented to me how his bank helps to finance those seeking to buy apartments and cemetery plots. I did not feel I could continue the discussion with him. R15

4.3 Socio-cultural barriers

4.3.1 Traditional gender roles

Respondents 16, 19 and 22 mentioned that a woman, regardless of her age, is not responsible for household expenses. According to the traditional gender roles, this is considered the responsibility of the husband. If the husband passes away, the responsibility shifts to the male children. This cultural understanding dictates that a woman's income, both before and after retirement, is considered her own. As a result, older women in the Egyptian context rarely think about self-employment after 60.

Will a woman take the man's role? The man in our culture is responsible for providing for his family's expenses as long as he is able to do so. I am a woman and in my senior years. Hence, I do not wish to do any work at this age. R16

Only a man can engage in commercial activity after sixty so that he can help his family and so that he does not stay at home for a long time. A woman was created for the home, and if she works for decades in the implementation of state policies, I believe that she must rest after the age of sixty. R22

A woman's attempt to work after retirement age is met with rejection from her husband and male sons. They see this as a signal to society that they are unable to meet the senior woman's financial and psychological needs. Therefore, 20 of the addressed respondents avoided initiating self-employment to avoid causing psychological harm to their families.

My husband supports me, as do my fathers. Doing any commercial work will be interpreted by some as financial negligence against me on the part of my husband and children. I will not bring them blame from others. R6

Many still have reservations about women working in Egypt. A woman working after retirement is something that will make her the subject of a lot of criticism and reservations, especially from relatives. R13

4.3.2 Senior women's desire to be occupied only with religious matters

The data analysis revealed that as our women participants age, they tend to become more focused on religious and spiritual practices. After decades of bearing the harsh nature of the Egyptian work environment, which is full of quarrels, hypocrisy, cronyism, gossip, and clashes with clients and citizens, 34 of our respondents believe that the best scenario senior women should feel committed to after retirement, is to focus on religious practices, resort to seeking forgiveness, and spend time with their grandchildren. They do not find it necessary to involve themselves again in the work environment.

Doing any job in Egypt is accompanied by many problems, envy, and gossip. I would rather spend the rest of my life in peace. R2

It is best for a woman after the age of sixty to take a rest and just think about seeking forgiveness and asking for Paradise and forgiveness from the Lord of the Heavens. R18

Furthermore, respondents 33 and 34 highlighted that women in Egypt are accustomed to teaching as the best job for them, regardless of their age. Consequently, they also wonder why they have to think about establishing and managing enterprises considering that they lack sufficient experience.

Most of Egypt's women who are married were working as teachers in primary and middle schools. How can they have the experience they need to practice business? R34

5. Discussion

This study was conducted in response not only to the work of Maalaoui (2019), Figueiredo and Paiva (2019) and Leporati et al. (2021), who indicate how academics focus on entrepreneurship among young people without considering that of seniors, but also the work of Xheneti et al. (2019) and Althalathini and Tlaiss (2023), who stress that women entrepreneurs face more challenges than their male counterparts mainly in patriarchal politically unstable contexts.

In line with Erikson's theory of psychological development (1963), which suggests that individuals in later adulthood become increasingly aware of mortality, particularly as they experience the loss of peers and loved ones, the interviews conducted with senior women revealed a strong prioritization of religious practices and the pursuit of spiritual forgiveness. Religion emerged as a central element in their lives, offering a sense of purpose and existential meaning while also serving as a coping mechanism for managing life's hardships (Shaw et al., 2016). Furthermore, religion significantly shapes women's entrepreneurial behaviors and strengthens their resilience in navigating the challenges posed by patriarchal norms and political instability (Althalathini et al., 2022). As such, many participants expressed a conscious redirection of focus toward spiritual matters, viewing this shift as part of their preparation for the final stage of life.

Additionally, the findings align with the framework of intersectionality theory (Valdez, 2011), which posits that individuals' opportunities are shaped by the intersection of multiple social identities, including gender, age, and class. In the Egyptian context, the data indicate that senior women often refrain from pursuing entrepreneurial endeavors due to anticipated criticism or lack of support from family and society. These sociocultural constraints significantly influence how senior women perceive and navigate opportunities for self-employment (Abbas et al., 2019). Our study further illustrates how the intersection of entrenched gender roles and societal expectations,

particularly the norm that men remain the primary breadwinners regardless of age, contributes to senior women's reluctance to engage in entrepreneurial activities after retirement. While similar challenges are faced by younger women (Mousa et al., 2024b), one might expect these barriers to lessen over time. However, the persistence of traditional norms continues to act as a powerful deterrent to entrepreneurial engagement among older women in Egypt. The following sections will present the main theoretical contributions and practical implications of the paper.

5.1 Theoretical contributions

The first theoretical contribution of the present paper lies in identifying the following three categories of barriers to self-employment: (1) personal barriers (Excess weight and Impatience in Senior Egyptian Women in addition to their aversion to social media applications), (2) economic barriers (state pension and the lack of adequate capital to start businesses) and (3) socio-cultural barriers (traditional gender roles, shifting priorities towards religious matters). These factors collectively constitute the primary reasons why senior women avoid self-employment.

The second theoretical contribution of this study reveals a marked contrast between senior women in Egypt, who predominantly reject the notion of engaging in work or pursuing self-employment during their later years, and their counterparts in Western countries, who exhibit higher rates of self-employment than their younger peers (Halvorsen & Morrow-Howell, 2017). This disparity may be attributed to various personal and socio-cultural barriers within the Egyptian context, including factors such as the lifestyle of Egyptian women over the age of 50, characterized by excessive weight gain and increased nervousness, as well as socio-cultural constraints, such as traditional gender roles, shifting priorities towards religious matters, and limited social support. In contrast, senior individuals in Western countries often benefit from stronger familial and social support systems, which encourage them to pursue entrepreneurial ventures. Furthermore, these

individuals tend to view the period following retirement as an opportunity to engage in personal hobbies and fulfil individual preferences (Halvorsen & Morrow-Howell, 2017).

The third theoretical contribution challenges existing assumptions about the entrepreneurial commitment of senior women. While previous literature suggests that senior women may be more committed to their entrepreneurial ventures due to reduced caregiving responsibilities, especially in patriarchal societies (Abd El Basset et al., 2024), our findings reveal a contrasting reality. The women interviewed in this study maintain the belief that men are the sole breadwinners, a view that persists until late in life. This deeply ingrained norm undermines their entrepreneurial intentions and contributes to a notable absence of socio-familial support when considering self-employment. Such insights highlight the importance of examining cultural and gendered expectations within the context of senior women's entrepreneurship.

The fourth theoretical contribution lies in challenging the argument put forward by Skeja et al. (2023), who suggest that older female entrepreneurs are more altruistic than their younger counterparts, owing to accumulated life experience, increased self-confidence, and greater life satisfaction. Contrary to this perspective, the senior women in our study expressed a strong sense of inadequacy regarding the demands of contemporary entrepreneurship, particularly due to the centrality of digital tools and social media in business promotion and sales. Their unfamiliarity with social media platforms acts as a significant barrier to entrepreneurial engagement. This finding aligns with the arguments of Holmquist and Sundin (2022) and Aydin et al. (2024), who assert that younger women are generally more inclined toward entrepreneurship, given their higher risk tolerance, greater innovation potential, and stronger growth ambitions.

The fifth theoretical contribution supports existing literature by Backman et al. (2019), Amorós et al. (2023), and Baldacchino and Sassetti (2025), which emphasizes the role of health-related

constraints in limiting entrepreneurial activity among older adults. Our findings contribute to this discussion by specifically identifying excess weight and age-related impatience as significant health-related challenges discouraging senior women from pursuing self-employment. Finally, in line with Amorós et al. (2023) and Mousa et al. (2025a, 2025b), the study confirms that financial limitations, particularly the inability to secure adequate start-up capital—are a critical barrier to entrepreneurial intention among senior women in Egypt.

5.2 Practical implications

Based on the study's findings, the authors propose several policy recommendations to foster and support senior women's entrepreneurship in Egypt. First, the Ministry of Investment, in collaboration with the Ministry of Social Solidarity, should initiate a targeted media campaign to raise awareness among senior women, whose population exceeds 5.5 million, about their untapped economic potential and capacity for contribution. Second, the Ministry of Social Solidarity should work closely with financial institutions to develop accessible funding mechanisms and tailored financial support for senior women interested in launching small businesses. Third, the Egyptian government, alongside civil society organizations, social media influencers, and television broadcasters, should promote a culturally supportive environment that encourages families to provide moral and psychological encouragement to senior women considering entrepreneurial activities. Fourth, the Ministry of Investment should offer training programs in digital marketing and e-commerce, equipping senior women with the skills necessary to navigate modern business practices and online platforms. Finally, religious institutions, including mosques and churches, should emphasize the spiritual and societal value of work in later life, reinforcing the notion that age is not a limitation to economic engagement, particularly in a nation grappling with significant economic challenges.

6. Conclusion, limitations and future research

This study critically examines the limited entrepreneurial engagement of senior women in the Egyptian context, exploring the underlying reasons for their reluctance. The findings reveal that senior women face structural and cultural barriers that undermine their motivation to pursue business ventures. The study identifies three key categories of obstacles—personal, economic, and socio-cultural—demonstrating how these intersect to create a challenging environment for senior women entrepreneurs. Physically, obesity and mobility issues linked to ageing and poor dietary habits limit their ability to engage in business activities. Psychologically, heightened nervousness and diminished patience reduce their willingness to interact with customers and handle business challenges. Economically, the reliance on state pensions and the threat of losing this financial security if they engage in business create strong disincentives. Additionally, inadequate start-up capital and limited access to financial support further compound these challenges. Socio-culturally, entrenched gender norms reinforce the idea that men are responsible for financial support, leaving women to focus on domestic and religious duties in their later years. This complex interplay of barriers reflects deep-rooted structural and cultural constraints that severely limit entrepreneurial opportunities for senior women in Egypt, highlighting the need for targeted policy interventions to address these multifaceted challenges.

Despite its originality, this study has some limitations. First, the authors considered only the viewpoints of senior women, without including those of policymakers, particularly officials in the Egyptian Ministries of Social Solidarity and Investment. Additionally, the study focused solely on senior women who had previously worked and were now retired, overlooking those who had not worked before turning 60. These limitations may restrict the authors' ability to provide a comprehensive picture of senior women's entrepreneurship in the Egyptian context. Additionally,

one limitation of this study is its focus exclusively on senior retired women who were formerly employed in the public sector in Egypt. As a result, the experiences and perspectives of senior women who were previously employed in the private sector or who were never formally employed are not represented. This limitation was primarily due to accessibility constraints, as we were only able to reach participants through official channels linked to public sector institutions. Given this scope, we recommend that future research undertake a comparative study exploring the entrepreneurial intentions of senior women in Egypt based on their employment backgrounds, specifically comparing those with public sector experience to those from the private sector. Such a study would provide a more comprehensive understanding of how institutional work histories shape post-retirement entrepreneurial behaviour. Future research also could explore similar research questions while considering the experiences of senior women who had not been employed before reaching 60. Furthermore, incorporating the perspectives of Egyptian policymakers could enhance the generalizability of the findings. Interested scholars may also explore this research issue in other Middle Eastern and North African countries, such as Tunisia, Morocco, Algeria, and Jordan. Interested scholars could explore how lifelong learning might encourage senior women to pursue self-employment. A comparative study of entrepreneurial engagement among senior men and women could also offer valuable insights for future research.

References

- Abbas, A., Byrne, J., Galloway, L., & Jackman, L. (2019). Guest editorial: intersectionality and entrepreneurship. *International Journal of Entrepreneurial Behavior and Research*, 25(8), 1703-1705.
- Abd El Basset, F., Bell, R. and Al Kharusi, B. (2024). Reducing barriers to female entrepreneurship in Oman: does family matter? *Journal of Enterprising Communities: People and Places in the Global Economy*, 18(6), 1241-1260.
- Ainsworth, S. (2015), "Aging entrepreneurs and volunteers: transition in late career", in *Aging Workers and the Employee-Employer Relationship*, Springer International Publishing, Berlin, pp. 243-260.
- Al-Dajani, H., H. Akbar, S. Carter, and E. Shaw. 2019. Defying Contextual Embeddedness: Evidence from Displaced Women Entrepreneurs in Jordan. *Entrepreneurship & Regional Development*, 31(3–4), 198–212
- Althalathini, D. (2024). Women Entrepreneurship in Palestine. In D. Nziku, L. Dana, H. Clausen and A. Salamzadeh (Ed.), *Women Entrepreneurs in the Middle East: Context, Ecosystems, and Future Perspectives for the Region* (pp. 219-249). Singapore: World Scientific. <https://doi.org/10.1142/13599>
- Althalathini, D. and Tlaiss, H. (2023). Of resistance to patriarchy and occupation through a virtual bazaar: An Institutional Theory Critique of the Emancipatory Potential of Palestinian Women's Digital Entrepreneurship. *Entrepreneurship & Regional Development*. <http://dx.doi.org/10.1080/08985626.2023.2241412>.
- Althalathini, D., Al-Dajani, H. and Apostolopoulos, N. (2022). The Impact of Islamic Feminism in Empowering Women's Entrepreneurship in Conflict Zones: Evidence from Afghanistan, Iraq and Palestine. *Journal of Business Ethics*, 178 (1), 39–55.

- Amorós, J.E., Leporati, M. and Torres-Marín, A.J. (2023). Senior entrepreneurship dynamics: Latin America perspective. *International Journal of Entrepreneurial Behavior & Research*.
<https://doi.org/10.1108/IJEBr-07-2022-0650>
- Assaad, R., & Krafft, C. (2015). *The Egyptian Labor Market in an Era of Revolution*. Oxford University Press.
- Aydin, Š., Knezović, E., Bičo, A. and Smajić, H. (2024). Age, entrepreneurial and intrapreneurial intentions: the mediating role of individual entrepreneurial orientation. *Journal of Enterprising Communities: People and Places in the Global Economy*, 18(1), 94-113.
- Backman, M., Karlsson, C. and Kekezi, O. (Eds) (2019), *Handbook of Research on Entrepreneurship and Aging*, Edward Elgar Publishing, Cheltenham.
- Baldacchino, L. and Sasseti, S. (2025), The Effects of Coping Strategies on Entrepreneurs' Psychological Well-Being Under Uncertainty. *Strategic Change*, 34: 253-265.
- Borham, A., Taib, R. B. M., Sisodia, G. S., & Fadahunsi, A. (2023). Factors of Women Entrepreneurship in Egypt: A Qualitative Perspective. *Sage Open*, 13(4).
<https://doi.org/10.1177/21582440231188022>
- Braun, V., & Clarke, V. (2012). Thematic analysis. In H. Cooper (Ed.), *APA Handbook of Research Methods in Psychology* (pp. 57-70). American Psychological Association.
- Braun, V., & Clarke, V. (2021). To saturate or not to saturate? Questioning data saturation as a useful concept for thematic analysis and sample-size rationales. *Qualitative Research in Sport, Exercise and Health*, 13(2), 201-216.
- Casanova, L. and Miroux, A. (2021), *Emerging Market Multinationals Report 2020: 10 Years That Changed Emerging Markets*, Cornell University, doi: 10.7298/cvhn-dc87.

- Casanova, L., Cornelius, P. and Dutta, S. (2018), “Entrepreneurship and the finance of innovation in emerging markets”, Academic Press. Elsevier, available at: www.elsevier.com/books/financingentrepreneurship-and-innovation-in-emerging-markets/c
- Cal J Halvorsen, Nancy Morrow-Howell, A Conceptual Framework on Self-Employment in Later Life: Toward a Research Agenda, *Work, Aging and Retirement*, Volume 3, Issue 4, October 2017, Pages 313–324.
- Corley, K. G., & Gioia, D. A. (2011). Building theory about theory building: what constitutes a theoretical contribution?. *Academy of management review*, 36(1), 12-32.
- Creswell, J. W., & Miller, D. L. (2000). Determining validity in qualitative inquiry. *Theory into practice*, 39(3), 124-130.
- Daily News Egypt. (2022). 10.7 million Egyptian women receive social insurance pensions: Social Solidarity Minister. Retrieved May 2025, from <https://www.dailynewsegypt.com/2022/09/29/10-7-million-egyptian-women-receive-social-insurance-pensions-social-solidarity-minister/>
- Caputo, A., Nguyen, V.H.A. & Delladio, S. (2025). Risk-taking, knowledge, and mindset: unpacking the antecedents of entrepreneurial intention. *Int Entrep Manag J* 21, 48.
- Diacono S, Baldacchino L. (2024). Identifying entrepreneurial opportunities in the circular economy. *Journal of Management & Organization*. 2024;30(1):165-187.
- Dwyer, R.J. and Azevedo, A. (2016), “Preparing leaders for the multi-generational workforce”, *Journal of Enterprising Communities: People and Places in the Global Economy*, Vol. 10 No. 3, pp. 281-305.
- Doerwald, F., Zacher, H., Van Yperen, N. and Scheibe, S. (2021). Generativity at work: A meta-analysis. *Journal of Vocational Behavior*, 125, 103521.

- El-Fiky, S. (2023). Shattering the second glass ceiling: an empirical study on women entrepreneurs in Egypt. *International Journal of Gender and Entrepreneurship*, 15(1), 1-21.
- El-Hamidi, F., & Wahba, J. (2015). *Why Are Women That Earn More Than Their Husbands Less Likely to Be Employed?* ERF Working Paper Series, No. 939.
- Elkafrawi, N. and Refai, D. (2022). Egyptian rural women entrepreneurs: Challenges, ambitions and opportunities. *The International Journal of Entrepreneurship and Innovation*, 23(3), 203-214.
- Erikson, E. H. (1950). *Childhood and society*. New York, NY: Norton.
- Erikson, E. H. (1963). *Youth, change and challenge*. New York, NY: Basic Books.
- Fahmi, F. and Savira, M. (2023). Digitalization and rural entrepreneurial attitude in Indonesia: a capability approach. *Journal of Enterprising Communities: People and Places in the Global Economy*, 17(2), 454-478.
- Farooq, O., Jabbouri, I., & Naili, M. (2024). The nexus between economic policy uncertainty and access to finance: A study of developing countries. *International Journal of Managerial Finance*, 20(1), 222-246.
- Farquhar, J., Lichy, J., Althalathini, D., Kachour, M. and Michels, N. (2024). Co-creating Value in Entrepreneurial Ecosystems: An Exploratory Study of Lebanese Women. *Entrepreneurship and Regional Development*. <https://doi.org/10.1080/08985626.2024.2311319>
- Figueiredo, E. and Paiva, T. (2018), “Senior entrepreneurship and qualified senior unemployment”, *Journal of Small Business and Enterprise Development*, Vol. 26 No. 3, pp. 342-362.
- Fung, H. H., Carstensen, L. L., et Lang, F. R. (2001). Age related patterns of social relationships among African Americans and Caucasian-Americans: Implications for socioemotional

selectivity across the life span. *International Journal of Aging and Human Development*, 52, 185–206.

GEM (Global Entrepreneurship Monitor). (2022). Is retrieved from:
<https://www2.gemconsortium.org/news/how-the-pandemic-impacted-egyptian-entrepreneurs>

Gioia, D. A., & Chittipeddi, K. (1991). Sensemaking and sensegiving in strategic change initiation. *Strategic Management Journal*, 12(6), 433-448.

Gioia, D. A., Corley, K. G., & Hamilton, A. L. (2013). Seeking qualitative rigor in inductive research: Notes on the Gioia methodology. *Organizational Research Methods*, 16(1), 15-31.

Guerrero, M. and Serey, T. (2019), “Global Entrepreneurship Monitor: Reporte Nacional de Chile 2018”. Global Entrepreneurship Monitor.

Hagen, B., Zucchella, A., & Ghauri, P. N. (2019). From fragile to agile: marketing as a key driver of entrepreneurial internationalization. *International Marketing Review*, 36(2), 260-288.

Harms, R., Luck, F., Kraus, S. and Walsh, S. (2014), “On the motivational drivers of gray entrepreneurship: an exploratory study”, *Technological Forecasting and Social Change*, Vol. 89, pp. 358-365.

Helmich, E., Cristancho, S., Diachun, L., & Lingard, L. (2017). ‘How would you call this in English?’ Being reflective about translations in international, cross-cultural qualitative research. *Perspectives on medical education*, 6, 127-132.

Hennekam, S. (2015). Challenges of older self-employed workers in creative industries: The case of the Netherlands. *Management Decision*, 53(4), 876–891.

Hintikka, J., Taipale-Erävala, K., Lehtinen, U. and Eskola, L. (2023). Let’s be entrepreneurs – Finnish youth’s attitudes toward entrepreneurship. *Journal of Enterprising Communities: People and Places in the Global Economy*, 17(4), 856-874.

- Holmquist, C. and Sundin, E. (2022), "Organizing work and activities to cope with age – the role of entrepreneurship for individuals aged 50+", *Qualitative Research in Organizations and Management*, Vol. 17 No. 2, pp. 236-252.
- Hossam, H. (2023, October 7). *Report reveals key statistics on Egypt's older population in 2023* [In Arabic]. Parlmany. <https://www.parlmany.com/News/2/528211>
- International Labour Organization (2020). *The Way Forward after the Revolution: Decent Work for Women in Egypt and Tunisia (Phase II)*. <https://www.ilo.org/projects-and-partnerships/projects/way-forward-after-revolution-decent-work-women-egypt-and-tunisia-phase-ii#:~:text=improve%20your%20experience,-,The%20Way%20Forward%20after%20the%20Revolution%3A%20Decent%20Work%20for%20Women,facing%20in%20the%20labour%20market>.
- International Labour Organization (2016). *Women's Entrepreneurship Development Assessment Egypt*. ISBN: 9789221286127
- International Labour Organization (ILO). (2021). *Social Protection in Egypt: Assessment-Based National Dialogue Report*.
- Kautonen, T., Hatak, I., Kibler, E., & Wainwright, T. (2015). Emergence of entrepreneurial behaviour: The role of age-based self-image. *Journal of Economic Psychology*, 50, 41–51. <https://doi.org/10.1016/j.joep.2015.07.004>
- Krahn, H., Johnson, M. and Galambos, N. (2020). Intrinsically Rewarding Work and Generativity in Midlife: The Long Arm of the Job. *Work and Occupations*, 48(2), 184-206.
- Kotre, J. (1984). *Outliving the self*. Baltimore, MD: Johns Hopkins University Press.
- Leporati, M., Torres Marin, A.J. and Roses, S. (2021), "Senior entrepreneurship in Chile: necessity or opportunity? A GEM perspective", *European Business Review*, Vol. 33 No. 6, pp. 892-917.

- Lévesque, M. and Minniti, M. (2006). The effect of aging on entrepreneurial behavior. *Journal of Business Venturing*, 21, 177 – 194.
- Li, X., Yu, H., Huang, Q. and Cai, G. (2025). When may age not be a barrier to entrepreneurial entry of senior people? The role of individual geographical mobility experience and village democratic governance in rural areas in emerging economies. *Entrepreneurship & Regional Development*, 1-26.
- Luck, F., Kraus, S. and Bouncken, R.B. (2014), “Senior entrepreneurship: definitions and underlying theories”, *International Journal of Business Research*, Vol. 14 No. 3, pp. 209-215.
- Lune, H. and Berg, B. (2016), *Qualitative Research Methods for the Social Sciences*, Pearson.
- Maâlaoui, A. (2019). *Handbook of Research on Elderly Entrepreneurship*. : Paris, France: Springer.
- Maalaoui,A.; Tornikoski, E.; Partouche-Sebban, J. & Safraou, I. (2020) Why some third age individuals develop entrepreneurial intentions: Exploring the psychological effects of posterity, *Journal of Small Business Management*, 58:3, 447-473.
- Mahmoud, K. (2022, January 23). *Handicrafts in Egypt: Can official support create success opportunities?* [In Arabic]. Al Jazeera. <https://www.aljazeera.net/amp/lifestyle/2022/1/23/>
- Maritz, A. (2015), “Senior entrepreneurship in Australian: an exploratory approach”, *The International Journal of Organizational Innovation*, Vol. 7 No. 3, pp. 6-23.
- Maritz, A. and Eager, B. (2017). Senior entrepreneurship themes: an Australian perspective. *International Journal of Organizational Innovation*, 9(4), 206-221.
- Martin, L. and Omrani, N. (2019). Understanding senior entrepreneur behavior. *Journal of Enterprising Culture*, 27(03), 259-282, World Scientific Publishing Company.

- Matos, C., Amaral, M. and Baptista, R. (2018). Senior Entrepreneurship: a selective review and a research agenda. *Foundations and Trends in Entrepreneurship*, 14(5), 427-554,
- McAdams, D. (2001). Generativity in midlife. In M. Lachman (Ed.). *Handbook of Midlife Development* (pp. 395–443). New York, NY: Wiley.
- Michaelson, R. & Farouk, M. (2023). Is retrieved from: <https://www.theguardian.com/global-development/2023/may/08/inflation-imf-austerity-and-grandiose-military-plans-edge-more-egyptians-into-poverty>
- Michaelson, R. & Farouk, M. (2023). Is retrieved from: <https://www.theguardian.com/global-development/2023/may/08/inflation-imf-austerity-and-grandiose-military-plans-edge-more-egyptians-into-poverty>
- Mousa, M., Arslan, A. and Pahlevan Sharif, S. (2025a). Senior entrepreneurship in economically constrained contexts: a qualitative exploration. *Journal of Entrepreneurship and Public Policy*. <https://doi.org/10.1108/JEPP-08-2024-0147>
- Mousa, M., Marquina, P. and Fernández-Concha, R.A. (2025b), "Does socio-emotional selectivity really matter? Self-employment of seniors in Peru", *International Journal of Organizational Analysis*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/IJOA-09-2024-4803>
- Mousa, M; Arslan, A. & Lange, T. (2025c), "When extreme events become the norm: how do artisan entrepreneurs adapt identity?", *International Journal of Organizational Analysis*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/IJOA-07-2024-4647> (
- Mousa, M., Shahzad, F. and Misbah Shabana, M. (2024b), "Digital entrepreneurship among Egyptian women: autonomy, experience and community", *Journal of Small Business and Enterprise Development*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JSBED-11-2023-0560>

- Mousa, M. (2024). "Refugee entrepreneurship in a non-Western country: How do Syrian refugee entrepreneurs respond to diaspora consciousness and negative prejudice?", *International Migration*, Vol. 62, No. 3. <https://doi.org/10.1111/imig.13260> .
- Mousa, M., Althalathini, D. and Avolio, B. (2024a), "Autonomy, competence and relatedness: how and why do artisan entrepreneurs act as responsible leaders?", *Journal of Small Business and Enterprise Development*, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JSBED-07-2023-0342>
- Mousa, M. & Arslan, A. (2023), "Responsible leadership practices in the hospitality sector family businesses: evidence from an emerging market", *Journal of Family Business Management*, Vol. 13 No. 4, pp. 1429-1442.
- Mousa, M., Althalathini, D. and Puhakka, V. (2025d), When Grand Societal Challenges Stimulate the Creation of Public Value: A Study of Nurses in a Non-Western Public Healthcare Sector. *Public Admin Dev*, 45: 146-158.
- Murphy, C., Klotz, A. C., & Kreiner, G. E. (2017). Blue skies and black boxes: The promise (and practice) of grounded theory in human resource management research. *Human Resource Management Review*, 27(2), 291-305.
- OECD (2012). Policy brief on senior entrepreneurship: Entrepreneurial Activities in Europe. https://www.oecd.org/cfe/leed/EUEMP12A1201_Brochure_Entrepreneurial_Activities_EN_v7.0_accessible.pdf
- Packard, M.D. (2017). Where did interpretivism go in the theory of entrepreneurship? *Journal of Business Venturing*, 32(5), 536-549.

- Perenyi, A., Zolin, R. and Maritz, A. (2018). The perceptions of Australian senior entrepreneurs on the drivers of their entrepreneurial activity. *International Journal of Entrepreneurial Behavior & Research*, 24(1), 81-103.
- Pilková, A. and Rehák, J. (2017), “Regional aspects of inclusive entrepreneurship of seniors in Europe”, *Society and Economy*, Vol. 39 No. 1, pp. 49-64.
- Radwan, H. (2024). Is retrieved from: <https://www.elbalad.news/6058752>
- Ratten, V. (2019). Older entrepreneurship: A literature review and research agenda. *Journal of Enterprising Communities: People and Places in the Global Economy*, 13(1/2), 178–195.
- Romani, K. (2024). Is retrieved from: https://www.elwatannews.com/news/details/7232572#goog_rewarded
- Römer-Paakkanen, T. and Takanen-Körperich, P. (2022). Women's entrepreneurship at an older age: women linguists' hybrid careers. *Qualitative Research in Organizations and Management*, 17(2), 253-273.
- Selwaness, I. (2023). Social protection and the middle class: evidence from Egypt, Jordan and Tunisia. United Nations Economic and Social Commission for Western Asia (ESCWA) working paper series. Retrieved from: https://www.academia.edu/104720375/Social_protection_and_the_middle_class_evidence_from_Egypt_Jordan_and_Tunisia
- Sant'Anna, S., Baldacchino, L., & Fabri, S. (2024). Motivations and intentions underlying decisions to pursue senior entrepreneurship. EURAM 2024: Fostering innovation to Address Grand Challenges. Bath, UK.
- Scartozzi, G., Delladio, S., Rosati, F. *et al.* (2025). The social and environmental impact of entrepreneurship: a review and future research agenda. *Rev Manag Sci* **19**, 1041–1072.

Schøtt, T., Rogoff, E., Errington, M. and Kew, P. (2017). GEM Special Report on Senior Entrepreneurship 2017. Global Entrepreneurship Research Association. www.gemconsortium.org

Singh, G. and DeNoble, A. (2003). Early retirees as the next generation of entrepreneurs. *Entrepreneurship Theory and Practice*, 23, 207–226.

SIS - State Information Service. (2024). *Al-Qabbaj chairs the Supreme Committee for Older Persons meeting* [In Arabic].

<https://www.sis.gov.eg/Story/273737/%D8%A7%D9%84%D9%82%D8%A8%D8%A7%D8%AC-%D8%AA%D8%AA%D8%B1%D8%A3%D8%B3-%D8%A7%D8%AC%D8%AA%D9%85%D8%A7%D8%B9-%D8%A7%D9%84%D9%84%D8%AC%D9%86%D8%A9-%D8%A7%D9%84%D8%B9%D9%84%D9%8A%D8%A7-%D9%84%D9%83%D8%A8%D8%A7%D8%B1-%D8%A7%D9%84%D8%B3%D9%86?lang=ar#:~:text=%D9%88%D8%A3%D9%83%D8%AF%D8%AA%20%D8%A7%D9%84%D9%82%D8%A8%D8%A7%D8%AC%20%D8%A3%D9%86%20%D9%85%D8%A7%D8%B4%D9%87%D8%AF%D9%87%20%D9%85%D9%84%D9%81,%D9%85%D9%86%207%20%D9%85%D9%84%D8%A7%D9%8A%D9%8A%D9%86%20%D9%85%D9%88%D8%A7%D8%B7%D9%86%20%D8%AA%D9%82%D8%B1%D9%8A%D8%A8%D8%A7%D9%8B%20>

Skeja, A., Sadiku-Dushi, N. and Keskin, G. (2023). Altruism and female entrepreneurship: evidence from the Turkish community in Kosovo. *Journal of Enterprising Communities: People and Places in the Global Economy*, 17(6), 1275-1292.

- Swiry, F. (2023). *Learn about the “she is an entrepreneur” initiative to empower Egyptian women in the digital economy* [In Arabic]. Al-Ahram. <https://gate.ahram.org.eg/News/4521710.aspx>
- Tracy, S. J. (2010). Qualitative Quality: Eight “Big-Tent” Criteria for Excellent Qualitative Research. *Qualitative Inquiry*, 16(10), 837-851. <https://doi.org/10.1177/1077800410383121>
- Tlaiss, H. and Kauser, S. (2019). Entrepreneurial Leadership, Patriarchy, Gender, and Identity in the Arab World: Lebanon in Focus. *Journal of Small Business Management*, 57(2), 517–537.
- Turner, J.C. and Onorato, R.S. (1999), “Social identity, personality, and the self-concept: a self-categorization perspective”, in Tyler, T.R., Kramer, R.M. and John, O.P. (Eds), *The Psychology of the Social Self*, Lawrence Erlbaum Associates, Mahwah, NJ, pp. 11-46.
- United Nations Department of Economic and Social Affairs, Population Division (2020). *World Population Ageing 2020 Highlights: Living arrangements of older persons* (ST/ESA/SER.A/451).
- United Nations, Department of Economic and Social Affairs, Population Division (2017). *World Population Ageing 2017 - Highlights* (ST/ESA/SER.A/397).
- Valdez, Z. (2011). *The New Entrepreneurship: How Race, Class, and Gender Shape American Enterprise*. Stanford University Press, Palo Alto.
- Vorobeveva, E. (2024). Women Entrepreneurship in Egypt. In D. Nziku, L. Dana, H. Clausen and A. Salamzadeh (Ed.), *Women Entrepreneurs in the Middle East: Context, Ecosystems, and Future Perspectives for the Region* (pp. 67-84). Singapore: World Scientific.
- Wang, C., Zhang, Y. and Feng, J. (2024). How do older employees achieve successful ageing at work through generativity in the digital workplace? A self-affirmation perspective. *Journal of Occupational and Organizational Psychology*, 97(4), 1475-1501.

Wiktorowicz, J., Warwas, I., Turek, D. and Kuchciak, I. (2022). Does generativity matter? A meta-analysis on individual work outcomes. *European Journal Ageing*, 19, 977–995.

World Bank. (2019). Egypt: Empowering women through cash transfers. Retrieved May 2025, from <https://www.worldbank.org/en/news/feature/2019/03/14/egypt-empowering-women-trough-cash-transfers>

World Bank (2023). Unemployment Rate Available at: <https://data.worldbank.org/indicator/SL.UEM.TOTL.NE.ZS?locations=EG>

World Bank. (2023). Is retrieved from: <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099624304122329292/idu07c72dd550d99104e560a5fd0e79e14053665>

World Bank. (2020). Building a Better Future: Social Protection Reform in Egypt.

Xheneti, M., Thapa, S. and Madden, A. (2019). Negotiating business and family demands within a patriarchal society – the case of women entrepreneurs in the Nepalese context. *Entrepreneurship and Regional Development*, 31(3/4), 259-278.

Xu, Z., Li, B., Liu, Z., & Wu, J. (2022). Previous military experience and entrepreneurship toward poverty reduction: evidence from China. <https://doi.org/10.1108/MD-01-202>

Yin, R.K. (2003), *Case Study Research: Design and Methods*, 3rd ed., Sage, Thousand Oaks, CA.

Zhaoa, H., O'Connorb, G., Wu, J. and Lumpkin, G. (2021). Age and entrepreneurial career success: A review and a meta-analysis. *Journal of Business Venturing*, 36, 106007.

Zhu, Y., Collins, A., Xu, Z. et al. (2022). Achieving aging well through senior entrepreneurship: a three-country empirical study. *Small Business Economics*, 59, 665–689.